I ask--no, I beg--that the Consumer Bankers Association in Indiana NOT be granted a loop hole in Indiana's No Call Laws. They wish to use the "establish a business relationship" clause to get around this. We are pleased with our No Call Law as it stands. I bought my phone, I pay for the service, therefore only I decide who uses that servce. If I wish to do business then I'll do it at my convenience (not during work or meal hours) and use my phone and my phone service, both paid for by me, to initiate a business call. I have not, no will I ever, purchase a service or product from a cold call. Perhaps if the CBA wishes to call me they will consider buying me a new phone and paying my phone bills. If so, I'll listen to every word they have to say. Carol M. Taylor (Indianapolis)